

UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF NEW YORK

20 CV 8074

DAVID DOUREK

Write the full name of each plaintiff.

CV

(Include case number if one has been assigned)

-against-

Citibank, N.A.

Equifax Credit Info. Svcs

TD Bank, N.A.

\* See Attached \*

Write the full name of each defendant. If you need more space, please write "see attached" in the space above and attach an additional sheet of paper with the full list of names. The names listed above must be identical to those contained in Section II.

**COMPLAINT**

Do you want a jury trial?

Yes  No

**NOTICE**

The public can access electronic court files. For privacy and security reasons, papers filed with the court should therefore *not* contain: an individual's full social security number or full birth date; the full name of a person known to be a minor; or a complete financial account number. A filing may include *only*: the last four digits of a social security number; the year of an individual's birth; a minor's initials; and the last four digits of a financial account number. See Federal Rule of Civil Procedure 5.2.

## I. BASIS FOR JURISDICTION

Federal courts are courts of limited jurisdiction (limited power). Generally, only two types of cases can be heard in federal court: cases involving a federal question and cases involving diversity of citizenship of the parties. Under 28 U.S.C. § 1331, a case arising under the United States Constitution or federal laws or treaties is a federal question case. Under 28 U.S.C. § 1332, a case in which a citizen of one State sues a citizen of another State or nation, and the amount in controversy is more than \$75,000, is a diversity case. In a diversity case, no defendant may be a citizen of the same State as any plaintiff.

What is the basis for federal-court jurisdiction in your case?

Federal Question

Diversity of Citizenship

### A. If you checked Federal Question

Which of your federal constitutional or federal statutory rights have been violated?

CARES Act, Price Gouging, Price-Fixing  
HARASSMENT, DEFAMATION, Hostile Work Environment, violations of the Americans with Disabilities Act.

### B. If you checked Diversity of Citizenship

#### 1. Citizenship of the parties

Of what State is each party a citizen?

The plaintiff, \_\_\_\_\_, is a citizen of the State of  
(Plaintiff's name)

(State in which the person resides and intends to remain.)

or, if not lawfully admitted for permanent residence in the United States, a citizen or subject of the foreign state of \_\_\_\_\_.

If more than one plaintiff is named in the complaint, attach additional pages providing information for each additional plaintiff.

If the defendant is an individual:

The defendant, \_\_\_\_\_, is a citizen of the State of \_\_\_\_\_  
 (Defendant's name)

or, if not lawfully admitted for permanent residence in the United States, a citizen or  
 subject of the foreign state of \_\_\_\_\_.

If the defendant is a corporation:

The defendant, \_\_\_\_\_, is incorporated under the laws of \_\_\_\_\_  
 the State of \_\_\_\_\_  
 and has its principal place of business in the State of \_\_\_\_\_  
 or is incorporated under the laws of (foreign state) \_\_\_\_\_  
 and has its principal place of business in \_\_\_\_\_.

If more than one defendant is named in the complaint, attach additional pages providing  
 information for each additional defendant.

## II. PARTIES

### A. Plaintiff Information

Provide the following information for each plaintiff named in the complaint. Attach additional  
 pages if needed.

DAVID

First Name

Middle Initial

Dowek

Last Name

240 West 65th Street, Apt. # 24G

Street Address

New York

County, City

NY

10023

State

Zip Code

212.799.8137

Telephone Number

Email Address (if available)

**B. Defendant Information**

To the best of your ability, provide addresses where each defendant may be served. If the correct information is not provided, it could delay or prevent service of the complaint on the defendant. Make sure that the defendants listed below are the same as those listed in the caption. Attach additional pages if needed.

Defendant 1:

Citibank, N.A.

First Name

Last Name

Current Job Title (or other identifying information)

Current Work Address (or other address where defendant may be served)

Sioux Falls, S.D.

County, City

State

Zip Code

Defendant 2:

Equifax

First Name

Last Name

Current Job Title (or other identifying information)

Current Work Address (or other address where defendant may be served)

Atlanta GA

County, City

State

Zip Code

Defendant 3:

TD Bank

First Name

Last Name

Current Job Title (or other identifying information)

Current Work Address (or other address where defendant may be served)

Columbus GA

County, City

State

Zip Code

Defendant 4:

Experian

First Name

Last Name

Current Job Title (or other identifying information)

Current Work Address (or other address where defendant may be served)

Allen  
County, CityTX

State

Zip Code

**III. STATEMENT OF CLAIM**Place(s) of occurrence: New York, NYDate(s) of occurrence: 2016 - present**FACTS:**

State here briefly the FACTS that support your case. Describe what happened, how you were harmed, and what each defendant personally did or failed to do that harmed you. Attach additional pages if needed.

Citibank - in August 2020 pulled a Credit Bureau report on me without my permission to update my profile and extend a line of credit they denied because of taking advantage of a Covid Relief program in violation of the Cares Act, which set off a series of events which negatively impacted my credit worthiness. Failure to resolve has resulted in collection calls @ 5x a day for \$14.31. Really? In conjunction with Equifax which seems to operate as a price-fixing organization among the Banks and lowered my credit score during the Pandemic contrary to Cares Act.

This set TD Bank to motions. They abruptly without warning lowered my credit line, increased fees and charges and stopped payment on a convalesces check they recently sent me for \$100.01 though the account is still open with Available credit line causing extreme hanan and embarrassment and forcing me to withdraw my nomination for Treasurer at the Club the check was what it was.

INJURIES:

If you were injured as a result of these actions, describe your injuries and what medical treatment, if any, you required and received.

Embarrassment, Shame, Depression, Anxiety, Anger, weight gain, metabolic imbalances, suicidal thoughts, homicidal thoughts, despair, sleeplessness, began, Gould to self-medicate, overwhelmed

IV. RELIEF

State briefly what money damages or other relief you want the court to order.

I want CitiBank to set my credit line on par with my other accounts @ \$4500 and remove all fee's and charges for 2020 and set fee's and charges at 0%, ZERO for the next 60 months and pay

## V. PLAINTIFF'S CERTIFICATION AND WARNINGS

By signing below, I certify to the best of my knowledge, information, and belief that: (1) the complaint is not being presented for an improper purpose (such as to harass, cause unnecessary delay, or needlessly increase the cost of litigation); (2) the claims are supported by existing law or by a nonfrivolous argument to change existing law; (3) the factual contentions have evidentiary support or, if specifically so identified, will likely have evidentiary support after a reasonable opportunity for further investigation or discovery; and (4) the complaint otherwise complies with the requirements of Federal Rule of Civil Procedure 11.

I agree to notify the Clerk's Office in writing of any changes to my mailing address. I understand that my failure to keep a current address on file with the Clerk's Office may result in the dismissal of my case.

Each Plaintiff must sign and date the complaint. Attach additional pages if necessary. If seeking to proceed without prepayment of fees, each plaintiff must also submit an IFP application.

Dated	<u>9/30/20</u>		
First Name	Middle Initial	Plaintiff's Signature	
<u>DAVID</u>	<u>D</u>		
Street Address	<u>240 West 65th Street, Apt. # 24G</u>		
County, City	State	Last Name	
<u>New York</u>	<u>NY</u>	<u>Dowek</u>	
		Zip Code	
<u>212-799-8137</u>	<u>10023</u>		
Telephone Number		Email Address (if available)	
<u></u>			

I have read the Pro Se (Nonprisoner) Consent to Receive Documents Electronically:

Yes  No

If you do consent to receive documents electronically, submit the completed form with your complaint. If you do not consent, please do not attach the form.

"Attached" - against -

Execution

John Brusco, Individual

John Brusco, Principal, Brusco Group  
Brusco Group.

Nicholas Brusco, Sr

Nicholas Brusco, Jr, Esq.

Joe Brusco

Paul Brusco

Estate of Maria Brusco

Maria Brusco

NSPM CORP.

John & Jane Doe Brusco, A-Z.

John & Jane Doe(s).

Section II. part B cont'd

5. John Brusco, Individual  
Elm Rock Rd. / Stungis Ave  
Yonkers, NY

6. John Brusco, Principal - Brusco Group, Et al --  
163-165 West 74th Street  
New York, NY

FACTS:

All this wouldn't have been made  
possible if John Brusco, Individual;  
John Brusco, Principal; and the Brusco  
Group paid these brokerage/consultation  
fees.

IV. Relief

\$75,000 for violating the CANES ACT  
and causing pain and suffering and  
A \$300 per collection call currently  
exceeding 100 calls as of Sept. 30, 2020.

I want Equifax to pay \$75,000 for  
violating SAME and wrongly evaluating  
my credit worthiness during this Pandemic.  
I want TD BANK to double my credit -  
line, remove all fee's and charges  
for 2020 and move forward at zero %  
everything for the next 72 months  
plus write a letter of apology to  
Miramar Yacht Club including reimbursement  
of the cancelled check of \$100.01 plus  
returned check fees and charges plus \$1000.10  
in addition to \$75,000 to offset damages  
price-gouging, defamation, and violations  
of the CANES ACT, AND Expenses to pay  
the SAME \$75,000.

I want \$10,000,000 from the Bausco  
Group, et al for back fees and commissions  
that took place from 2016 to present in -  
cluding additional interest, penalties and fees.

An additional \$25,000,000 for creating  
a Hostile Work Environment AND \$200,000,000  
for violations of the Americans with Disabilities  
Act to be set aside to make all the  
buildings and apartments they own and manage  
handicap accessible and I want one -  
half 1/2 any sandwich from my BAKED LARRY'S  
delicatessen to be MADE available to me  
every week, once a week, in perpetuity.